

Sumitomo Mitsui Banking Corporation

Six months ended September 30, 2007, 2006 and 2005, and years ended March 31, 2007 and 2006

◆ Consolidated

	Millions of yen				
	September 30			March 31	
	2007	2006	2005	2007	2006
For the Interim Period (Year):					
Total income.....	¥ 1,556,051	¥ 1,401,690	¥ 1,308,406	¥ 2,971,693	¥ 2,789,433
Total expenses.....	1,242,520	1,037,617	894,129	2,220,971	1,903,374
Net income.....	171,308	220,078	310,772	401,795	563,584
At Interim Period- (Year-) End:					
Total net assets.....	¥ 5,410,538	¥ 4,497,004	¥ 3,080,642	¥ 5,412,458	¥ 3,598,294
Total assets.....	103,722,670	100,049,543	99,841,434	98,570,638	104,418,597
Risk-monitored loans.....	1,051,206	1,129,117	1,755,763	1,047,566	1,219,383
Reserve for possible loan losses.....	898,698	949,212	1,003,154	860,799	1,006,223
Net unrealized gains on other securities.....	1,530,310	1,438,792	876,146	1,852,971	1,337,192
Capital ratio.....	12.05%	10.86%	11.19%	12.95%	10.77%
Number of employees.....	36,103	32,082	33,717	31,718	32,918
Per Share (Yen):					
Net assets.....	¥67,409.07	¥54,445.50	¥32,069.28	¥67,823.69	¥41,444.83
Net income.....	2,984.80	3,963.89	5,628.61	7,072.09	9,864.54
Net income — diluted.....	2,984.74	3,897.22	5,479.30	7,012.46	9,827.19

- Notes: 1. Net unrealized gains (losses) on other securities represent the difference between the market prices and acquisition costs (or amortized costs) of "other securities." In principle, the values of stocks are calculated using the average market prices during the final month.
2. Number of employees has been reported on the basis of full-time workers. Number of employees includes locally hired overseas staff members but excludes contract employees and temporary staff.
3. With effect from the six-month period ended September 2006, SMBC has applied "Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Statement No. 5) and "Guidance on Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Guidance No. 8).
4. The ASBJ revised "Guidance on Accounting Standard for Earnings per Share" (ASBJ Guidance No. 4). With effect from the six-month period ended September 2006, SMBC has applied the revised Guidance and calculated net assets per share by including net deferred gains (losses) on hedges.
5. Capital ratio as of March 31, 2007 and after is calculated under Basel II. Capital ratio as of September 30, 2006 and before was calculated under the former method.

◆ Nonconsolidated

	Millions of yen				
	September 30			March 31	
	2007	2006	2005	2007	2006
For the Interim Period (Year):					
Total income.....	¥ 1,308,588	¥ 1,166,046	¥ 1,094,146	¥ 2,492,577	¥ 2,322,699
Total expenses.....	1,153,378	867,695	739,030	1,905,648	1,576,026
Net income.....	63,798	183,646	298,766	315,740	519,520
(Appendix)					
Gross banking profit (A).....	718,492	609,120	766,648	1,344,490	1,552,033
Banking profit.....	383,119	311,609	498,568	782,330	810,593
Banking profit (before provision for general reserve for possible loan losses).....	390,904	311,609	474,233	740,601	965,573
Expenses (excluding nonrecurring losses)(B).....	327,587	297,511	292,415	603,888	586,459
Expense ratio (B)/(A).....	45.6%	48.8%	38.1%	44.9%	37.8%
At Interim Period- (Year-) End:					
Total net assets.....	¥ 3,856,300	¥ 3,492,390	¥ 3,171,235	¥ 3,992,884	¥ 3,634,776
Total assets.....	94,307,182	93,149,162	93,293,761	91,537,228	97,443,428
Deposits.....	68,841,461	68,541,049	65,983,526	68,809,338	68,222,167
Loans and bills discounted.....	55,025,706	53,902,477	50,949,158	53,756,440	51,857,559
Securities.....	19,860,123	22,047,445	23,039,486	20,060,873	25,202,541
Risk-monitored loans.....	748,924	833,503	1,351,621	721,064	914,173
Problem assets based on the Financial Reconstruction Law.....	773,649	866,734	1,406,027	738,667	960,095
Reserve for possible loan losses.....	688,148	771,822	772,141	677,573	816,437
Net unrealized gains on other securities.....	1,517,691	1,417,430	851,571	1,832,891	1,316,206
Trust assets and liabilities.....	1,027,818	1,288,805	880,586	1,174,396	1,305,915
Loans and bills discounted.....	4,150	8,080	9,880	5,350	7,870
Securities.....	285,533	241,904	150,999	267,110	238,205
Capital stock.....	664,986	664,986	664,986	664,986	664,986
Number of shares issued (in thousands)					
Preferred stock.....	70	900	900	70	900
Common stock.....	56,355	56,202	55,212	56,355	55,212
Number of employees.....	17,945	16,686	16,806	16,407	16,050
Selected Ratios:					
Capital ratio.....	12.65%	11.48%	12.00%	13.45%	11.35%
Return on Equity.....	3.25%	13.53%	36.07%	10.13%	26.57%
Per Share (Yen):					
Net assets.....	¥64,646.35	¥54,933.11	¥33,710.06	¥67,124.90	¥42,105.57
Dividends:					
Common stock.....	1,269	—	—	763	5,714
Preferred stock (Type 1).....	/	—	—	/	10,500
Preferred stock (Type 2).....	/	—	—	/	28,500
Preferred stock (Type 3).....	/	—	—	/	13,700
Preferred stock (1st series Type 6).....	44,250	—	—	88,500	88,500
Net income.....	1,077.10	3,307.70	5,411.16	5,533.69	9,066.46
Net income — diluted.....	1,077.10	3,252.19	5,267.66	5,487.21	9,050.63

- Notes: 1. Please refer to page 91 for the definitions of risk-monitored loans and problem assets based on the Financial Reconstruction Law.
2. Net unrealized gains (losses) on other securities represent the difference between the market prices and acquisition costs (or amortized costs) of "other securities." The values of stocks are calculated using the average market prices during the final month. For details, please refer to page 20.
3. Number of employees has been reported on the basis of full-time workers. Number of employees includes locally hired overseas staff members but excludes contract employees, temporary staff, and executive officers who are not also Board members.
4. With effect from the six-month period ended September 2006, SMBC has applied "Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Statement No. 5) and "Guidance on Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Guidance No. 8).
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